NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 7, 2006, executed by THOMAS E. BILLINGS, JESSICA BILLINGS, conveying certain real property therein described to Arnold Weiss, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR PULASKI MORTGAGE COMPANY, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded March 13, 2006, in Deed Book 2427, Page 527, and re-recorded March 28, 2006 in Deed Book 2437, Page 433; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Bank of America, N.A., Successor by Merger to Countrywide Bank, N.A. by instrument recorded on April 28, 2006 in the office of the aforesaid Chancery Clerk in Deed Book

2460, Page 193; and

WHEREAS, on July 9, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in

Deed Book 3841, Page 587; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on October 16, 2014 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 2682, SECTION M, SOUTHAVEN WEST SUBDIVISION, SITUATED IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 4, PAGE 52-53 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 7558 CHERRY VALLEY BLVD, SOUTHAVEN, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 2 day of September, 2014.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 09/18/2014, 09/25/2014, 10/02/2014, 10/09/2014

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on July 13, 2010, Candace Perlin a/k/a Candace J. Perlin executed and delivered a certain Deed of Trust unto Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 3,193, Page 357, and

WHEREAS, said Deed of Trust was subsequently assigned unto WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title trustee for BRONZE CREEK TITLE TRUST 2013-NPL1, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3803, Page 226; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3868, Page 626; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on October 16, 2014, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

INDEXING INSTRUCTIONS: SECTION 23, TOWNSHIP 1 South, RANGE 7 West

Lot 83, Section A, THE ESTATES OF DAVIS GROVE SUBDIVISION, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi as shown on plat of record in Plat Book 89, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Tax Parcel No. 1076-23070-00083.00

Being the same property conveyed by deed of record in the Office of Chancery Clerk of DeSoto County, Mississippi in Book 638, Page 372.

Property is being sold "as-is where-is".

File No.: 1R343914

WITNESS MY SIGNATURE, this the Tenth day of September, 2014

Charity Bridgewater, Assistant Vice President Priority Trustee Services of Mississippi, LLC. 1587 Northeast Expressway Atlanta, Georgia 30329

770-234-9181

File No.: 1R343914

PUBLISH: 09/25/2014, 10/02/2014, 10/09/2014

File No.: 1R343914

WHEREAS, on September 19, 2011, Melissa L. Johnson, a married woman and Gregory Johnson executed a certain deed of trust to Kent Wunderlich, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Financial Federal Savings Bank, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,353 at Page 227; and

WHEREAS, said Deed of Trust was subsequently assigned to PHH Mortgage Corporation by instrument dated September 2, 2014 and recorded in Book 3,874 at Page 95 of the aforesaid Chancery Clerk's office; and

WHEREAS, PHH Mortgage Corporation has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated September 8, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3875 at Page 128; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PHH Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 16, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 96, Section E, Summit Park Subdivision, located in Section 21, Township 1 South, Range 7 West, as shown on Plat of record in Plat Book 99, Page 49 in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of September, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

2683 Blue Ridge Drive Southaven, MS 38672 14-010033AH

Publication Dates: September 25, 2014 and October 2 and 9, 2014

WHEREAS, on April 4, 2007, David Shakir, a single person executed a certain deed of trust to Charles E. Reed, Trustee for the benefit of Chase Bank USA, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,696 at Page 439; and

WHEREAS, said Deed of Trust was subsequently assigned to Chase Home Finance, LLC by instrument dated March 20, 2008 and recorded in Book 2,895 at Page 309 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association s/b/m to Chase Home Finance, LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 27, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,789 at Page 239; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 16, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 87, Phase 3, Section C, The Arbors of Wedgewood Subdivision, situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 99, Pages 35-36 in the office of the Chancery Court of DeSoto County, Mississippi.

Commonly known as: 4643 Wedge Hill Drive, Olive Branch, MS 38654

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of September, 2014.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

4643 Wedge Hill Dr Olive Branch, MS 38654 13-007586AH

Publication Dates: September 25, 2014 and October 2 and 9, 2014

WHEREAS, on April 14, 2005, Corey Williams and wife, Vanessa Williams, executed a certain deed of trust to Jim B. Tohill, Trustee for the benefit of Ameriquest Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2203 at Page 375; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc. Asset-Backed Pass-Through Certificates, series 2005-R4 by instrument dated August 23, 2012 and recorded in Book 3,542 at Page 109 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R4 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 19, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3762 at Page 524; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R4, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 16, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 338, Section F, Braybourne Subdivision, situated in Section 32, Township 1 South, Range 5 West, Desoto County, Mississippi, Plat Book 77, Page 19, in the Register's Office for Desoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Corey Williams and wife, Vanessa Williams by deed from Reeves-Williams, Inc. filed for record in Book 443, Page 260, Register's Office for Desoto County Mississippi, dated 5-1-03.

Property address known as: 6289 Sandbourne E., Olive Branch, Mississippi 38654, Desoto County.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of September, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive - Suite B-202 Flowood, MS 39232 (601)981-9299

6289 Sandbourne E Olive Branch, MS 38654 13-008442GW

Publication Dates: September 25, October 2, 9, 2014

10 - 16-2014

WHEREAS, on August 26, 2005, Susan S. Igleheart, unmarried, executed a certain deed of trust to Lem Adams III, Trustee for the benefit of Option One Mortgage Corporation, a California Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,308 at Page 299; and

WHEREAS, said Deed of Trust was subsequently assigned to U. S. Bank National Association, as Trustee for J.P.Morgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through Certificates, Series 2005-OPT2, by instrument dated July 31, 2014 and recorded in Book 3858 at Page 556 of the aforesaid Chancery Clerk's office; and

WHEREAS, U. S. Bank National Association, as Trustee for JPMorgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through Certificates, Series 2005-OPT2, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 14, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3871 at Page 691; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U. S. Bank National Association, as Trustee for JPMorgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through Certificates, Series 2005-OPT2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 16, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 350, Section B, Eastover Subdivision, Section 29, Township 1 South, Range 6 West, Olive Branch, DeSoto County, MS recorded in Plat Book 12, Page 36-38 in the Chancery Clerk's Office, DeSoto County, Mississippi.

Being the same property conveyed to grantor, by Quit Claim Deed of record at Book 288, Page 170 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Parcel ID No.: 1-06-9-29-06-0-00350-00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of September, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232 (601)981-9299

7374 Cedardale Cove, Olive Branch, MS 38654 14-009649GW

Publication Dates: September 25, October 2, and October 9, 2014